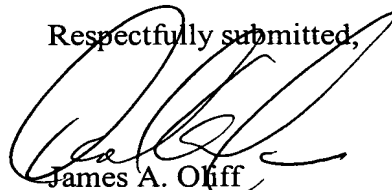


**REMARKS**

Claims 1 - 3 are pending in this application. By this Amendment, the specification is amended. Prompt and favorable consideration on the merits is respectfully requested.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



James A. Oliff  
Registration No. 27,075

Daniel A. Tanner, III  
Registration No. 54,734

JAO:DAT/jrb

Date: May 17, 2006

**OLIFF & BERRIDGE, PLC**  
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**DEPOSIT ACCOUNT USE  
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